

Information to identify the case:

Debtor 1	<u>Brian T. Fabich</u>	Social Security number or ITIN	xxx-xx-5949
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Holly A. Fabich</u>	Social Security number or ITIN	xxx-xx-7260
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-21119-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Brian T. Fabich

Holly A. Fabich

5/14/25

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Brian T. Fabich
Holly A. Fabich
Debtors

Case No. 20-21119-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 14, 2025

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Brian T. Fabich, Holly A. Fabich, 340 Roberts Lane, New Castle, PA 16105-1326
15231884	+ ASA, 100 Cambridge Street, Suite 1600, Boston, MA 02114-2518
15223824	+ Gnc Community Fcu, 201 S Jefferson, New Castle, PA 16101-3823
15223825	M&T Bank, Lending Services, PO Box 1288, Buffalo, NY 14210-2182

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 15 2025 04:05:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 15 2025 04:05:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	May 15 2025 00:07:00	First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
cr	+ EDI: PRA.COM	May 15 2025 04:05:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	May 15 2025 00:07:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15223814	+ Email/Text: bncnotifications@pheaa.org	May 15 2025 00:07:00	American Education Services, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15235531	Email/PDF: bncnotices@becket-lee.com	May 15 2025 00:45:55	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15223815	+ Email/PDF: bncnotices@becket-lee.com	May 15 2025 00:45:57	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15223816	+ EDI: BANKAMER	May 15 2025 03:59:00	Bank of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
15242996	+ EDI: BANKAMER2	May 15 2025 04:05:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15223819	Email/Text: Bankruptcy.RI@Citizensbank.com	May 15 2025 00:07:00	Citizens Bank, Firstmark Services, Attn: Bankruptcy, Po Box 82522, Lincoln, NE 68501
15229235	Email/Text: Bankruptcy.RI@Citizensbank.com	May 15 2025 00:07:00	Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston, RI 02919
15223828	Email/Text: Bankruptcy.RI@Citizensbank.com	May 15 2025 00:07:00	RBS Citizens Cc, 1 Citizens Dr., Ms: Rop 15b,

District/off: 0315-2

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			Riverside, RI 02915
15223817	+ EDI: JPMORGANCHASE	May 15 2025 04:05:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15223818	+ EDI: CITICORP	May 15 2025 04:05:00	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15223820	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	May 15 2025 00:08:00	Department of Education/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
15226433	EDI: DISCOVER	May 15 2025 04:05:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15223821	+ EDI: DISCOVER	May 15 2025 04:05:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15308573	Email/Text: ECMCBKNotices@ecmc.org	May 15 2025 00:08:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
15223823	Email/Text: collecadminbankruptcy@fnni.com	May 15 2025 00:07:00	First National Bank of Omaha, Attn: Bankruptcy, Po Box 3128, Omaha, NE 68103
15223822	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	May 15 2025 00:07:00	First National Bank, 4140 E State Street, Hermitage, PA 16148-3401
15250012	EDI: JEFFERSONCAP.COM	May 15 2025 04:05:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15234397	+ Email/Text: RASEBN@raslg.com	May 15 2025 00:07:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L, 6409 Congress Avenue, suite 100, Boca Raton, FL 33487-2853
15246398	Email/PDF: resurgentbknofications@resurgent.com	May 15 2025 00:17:42	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15232727	Email/Text: camanagement@mtb.com	May 15 2025 00:08:00	M&T Bank, PO Box 840, Buffalo, NY 14240
15223826	+ Email/Text: angela.abreu@northwest.com	May 15 2025 00:07:00	Northwest Bank, Attn: Bankruptcy, Po Box 128, Warren, PA 16365-0128
15223827	Email/Text: Bankruptcy.Notices@pnc.com	May 15 2025 00:07:00	PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
15249381	Email/Text: Bankruptcy.Notices@pnc.com	May 15 2025 00:07:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
15249553	+ EDI: AISACG.COM	May 15 2025 04:05:00	Synchrony Bank, by AIS InfoSource, LP as Agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15224140	^ MEBN	May 15 2025 00:07:12	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15223829	+ EDI: SYNC	May 15 2025 04:05:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
15223830	+ EDI: SYNC	May 15 2025 04:05:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15250311	+ Email/Text: bncmail@w-legal.com	May 15 2025 00:08:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15223831	+ EDI: WTRRN BANK.COM	May 15 2025 04:05:00	Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
15223832	+ Email/Text: BankruptcyNotice@upmc.edu	May 15 2025 00:08:00	UPMC, 200 Lothrop Street, Pittsburgh, PA 15213-2536
15238521	Email/Text: BNCnotices@dcmsservices.com	May 15 2025 00:08:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15244860	EDI: AIS.COM		

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May 15 2025 04:05:00

Verizon, by American InfoSource as agent, PO
Box 4457, Houston, TX 77210-4457

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M&T BANK
cr	*	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 16, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2025 at the address(es) listed below:

Name	Email Address
Bryan P. Keenan	on behalf of Joint Debtor Holly A. Fabich keenan662@gmail.com melindap662@gmail.com;keenan.bryanp.r106644@notify.bestcase.com;ciennal662@gmail.com
Bryan P. Keenan	on behalf of Debtor Brian T. Fabich keenan662@gmail.com melindap662@gmail.com;keenan.bryanp.r106644@notify.bestcase.com;ciennal662@gmail.com
David W. Raphael	on behalf of Creditor First National Bank of Pennsylvania raphaeld@fnb-corp.com
Denise Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 7